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From: V Hemingway [mailto:v7715@aol.com]

Sent: Tuesday, June 27, 2006 5:24 PM

To: Public Hearing

Subject: Wal\_mart

I am seriously troubled by the business practices of Wal-Mart and have been boycotting them for more than a year now. Not only is their business bad for each local economy, shutting down long-time family businesses, their exclusive contracts with suppliers is bad for all business in the U.S. Now they want to have their own banks, this is a very dangerous concentration of power within one giant company. It is unprecedented and should not be allowed.

Wal-Mart, in my opinion, is helping China become the new economic power of the world by their exclusive deals with suppliers there.

They have already given misleading and false testimony regarding their ambitions for their banks, do not let them pull this scheme on small-town America, they could easily refuse loans to small businesses and be the only bank in the locality.

Wal-Mart - killing American businesses, one main street at a time. Thank you for your attention to this serious matter.